PATENT ABSTRACTS OF JAPAN

(11)Publication number : 2002-163589

(43)Date of publication of application : 07.06.2002

(51)Int.Cl. G06F 17/60
G07G 1/12

(21)Application number : 2000-361275

(22)Date of filing : 28.11.2000

(71)Applicant : MITSUI FINANCE SERVICE CO LTD

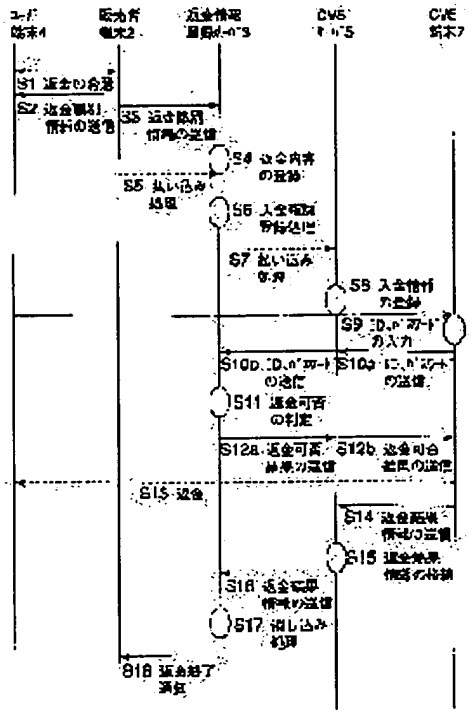
(72)Inventor : TANIMOTO KENJI

(54) PAYMENT SURROGATE SYSTEM, PAYMENT SURROGATE METHOD, AND RECORDING MEDIUM WHICH STORES PAYMENT SURROGATE PROGRAM

(57)Abstract:

PROBLEM TO BE SOLVED: To represent payment easily.

SOLUTION: An input means 72, which inputs a distinctive information to distinguish a payment which is announced to planned receiver in advance from the other payment, and an output means 73, which outputs the propriety of payment by checking the distinctive information from the input means 72 against a distinctive information stored in a database 75 in advance, are prepared. When the payment is possible, the payment is settled to the planned receiver.



LEGAL STATUS

[Date of request for examination] 28.11.2000

[Date of sending the examiner's decision of rejection] 21.10.2003

[Kind of final disposal of application other than the examiner's decision of rejection or

application converted registration]

[Date of final disposal for application]

[Patent number]

[Date of registration]

[Number of appeal against examiner's decision of rejection]

[Date of requesting appeal against examiner's decision of rejection]

[Date of extinction of right]

* NOTICES *

1.This document has been translated by computer. So the translation may not reflect the original precisely.
2.**** shows the word which can not be translated.
3.In the drawings, any words are not translated.

CLAIMS

[Claim(s)]
[Claim 1] It is characterized by to come to provide an output means output the propriety of payment by collating with an input means input the identification information for identifying a certain payment beforehand told to the reception schedule person and other payments, said identification information from said input means, and the identification information beforehand memorized for the storage means, and for payment to be made by said reception schedule person when said propriety to pay is good, and pays, and it is a vicarious-execution system.
[Claim 2] It is the payment vicarious execution system according to claim 1 characterized by providing a transmitting means which shows that paid and the vicarious execution system ended said payment to said reception schedule person further to pay and to transmit a result.
[Claim 3] It is the payment vicarious execution system according to claim 1 which said identification information is beforehand sent by the bar code to the reception schedule person, and is characterized by said input means being a bar code reading means.
[Claim 4] Said identification information is a payment vicarious execution system according to claim 1 characterized by being beforehand transmitted as an ID number and a password to the terminal which a reception schedule person uses.

[Claim 5] Said input means and said output means are a payment vicarious execution system according to claim 1 characterized by being installed in a convenience store.
[Claim 6] Said input means and said output means are a payment vicarious execution system according to claim 1 characterized by being a POS register.
[Claim 7] It is characterized by coming to provide a storage means to memorize the identification information for identifying a certain payment beforehand told to the reception schedule person and other payments, a collating means to collate the identification information of said storage means, and the identification information offered by said reception schedule person, and an output means output the collating result by said collating means, it pays, and it is a vicarious-execution system.
[Claim 8] It is the payment vicarious execution system according to claim 7 characterized by coming to prepare for said identification information a payment judging means made into the object of payment said to pay, and for amount-of-money information to come to relate, and to judge whether it paid and the vicarious execution system was further paid into the account predetermined in said amount-of-money information.
[Claim 9] It is the payment vicarious execution system according to claim 7 characterized by the thing which show that it paid by the amount of money shown in said amount-of-money [to pay] information by which the vicarious execution system was further related with said identification information, and processing ended, which output this payment termination information, and which pay and it comes to have a termination information output means while paying and receiving termination information.
[Claim 10] It has the step to which the input of the identification information for identifying a certain payment beforehand told to the reception schedule person and other payments is urged, and the step which outputs the propriety of payment based on the collating result of said inputted identification information and the identification information beforehand memorized for the storage means, and it is characterized by to make payment to said reception schedule person, when said propriety to pay is good, it pays, and it is the vicarious-execution approach.
[Claim 11] It is the payment vicarious execution approach according to claim 10 which said collating is performed by transmitting said inputted identification information to other terminals which have a storage means, and is characterized by acquiring said propriety to pay by receiving from a terminal besides the above.
[Claim 12] The payment vicarious execution approach according to claim 10 characterized by having further the step which shows that the payment carried out to said reception schedule person after said termination to pay was completed, and which pays and transmits a result.
[Claim 13] It is provided by the payment schedule person and the step which registers the identification information for identifying a certain payment and other payments, the identification information which paid and was offered by the schedule person, and said

registered identification information are collated, and it is characterized by having the step which judges the propriety to pay, and the step which outputs the judgment result of said propriety to pay, pays, and is the vicarious execution approach.

[Claim 14] The payment vicarious execution approach according to claim 13 characterized by having further the step which shows that said payment was completed, and which pays and receives termination information, and said step which pays and notifies said thing [that paid and payment was completed to the schedule person] based on information.

[Claim 15] The record medium possible in computer reading which paid for realizing the step to which the input of the identification information for being the record medium which paid and recorded the vicarious-execution program, and identifying a certain payment beforehand told to the reception schedule person and other payments makes urge, and the step to which the propriety which pays based on the collating result of said inputted identification information and the identification information which memorized for the storage means beforehand makes output, and recorded in a vicarious-execution program.

[Claim 16] The step into which the identification information for being the record medium which paid and recorded the vicarious execution program, paying, being provided by the schedule person, and identifying a certain payment and other payments is made to register, The record medium which collated the identification information which paid and was offered by the schedule person, and said registered identification information, and it paid for realizing the step which makes the propriety to pay judge, and the step to which the judgment result of said propriety to pay is made to output, and recorded the vicarious execution program and in which computer reading is possible.

[Translation done.]

* NOTICES *

1.This document has been translated by computer. So the translation may not reflect the original precisely.

2.**** shows the word which can not be translated.

3.In the drawings, any words are not translated.

DETAILED DESCRIPTION

[Detailed Description of the Invention]

[0001]

[Field of the Invention] This invention is paid for performing the vicarious execution which pays money to a reception schedule person using a network, and relates to a vicarious execution system, the payment vicarious execution approach, and the record medium that paid and recorded the vicarious execution program.

[0002]

[Description of the Prior Art] As a mode of the refund in conventional electronic commerce, a conventional general mail order, etc., there are a money order to a goods purchaser, sending of registered mail, transfer to a purchaser's bank account, etc.

[0003] For example, when based on a money order, issue of the money order corresponding to the amount of money concerned is requested from a post office, and the published money order is sent to a purchaser's address by registered mail or delivery record, and the purchaser who received carries a money order into a post office, and converts into money to cash.

[0004] When based on registered mail, the cash of the amount of money concerned is prepared and it sends to a purchaser's address by registered mail.

[0005] Moreover, when based on transfer, at the time of purchase, it finds out about a purchaser's account information which is not registered separately, and transfer processing is performed.

[0006]

[Problem(s) to be Solved by the Invention] Un-arranging [which is shown below] arises in the mode of the above-mentioned refund.

[0007] For example, for every amount of money of refund reception, when based on a money order, although the vender side requested issue of a money order from the post office, since the issue procedure was required, the procedure by the side of a vender required for refund became complicated, and had become a big burden for the vender. Moreover, the purchaser side also had inconvenient [that going to a post office could only convert the received money order into money in business hours].

[0008] Moreover, when based on registered mail, the complicated procedure of preparing the cash of the refund amount of money for a vender side also including change, and counting and sending the amount of money was required.

[0009] Moreover, in bank transfer, time and effort, such as contacting to a purchaser and having him teach a purchaser's transfer account etc., was required for the vender side.

[0010] The place which it was made in order that this invention might solve the above-mentioned technical problem, and is made into the purpose is to pay and offer [the payment vicarious execution system which can execute by proxy by paying simple, and] the vicarious execution approach and the record medium which paid and recorded the vicarious execution

program.
[0011]
[Means for Solving the Problem] An input means to input the identification information for identifying a certain payment beforehand told to the reception schedule person and other payments according to the viewpoint of 1 of this invention, It comes to provide an output means to output the propriety of payment by collating with said identification information from said input means, and the identification information beforehand memorized for the storage means. When said propriety to pay is good, it is characterized by making payment, and pays to said reception schedule person, and a vicarious execution system is offered.
[0012] Since the payment by collating the identification information which the reception schedule person was told was the identification information beforehand registered into the storage means can be judged according to such a configuration, payment of a liability can be ensured [safely / the person who should receive payment essentially /, and].
[0013] According to the operation gestalt of 1 of this invention, it pays and a vicarious execution system possesses further a transmitting means which shows having ended said payment to said reception schedule person to pay and to transmit a result.
[0014] Moreover, identification information is beforehand sent by the bar code to the reception schedule person, and even if said input means is a bar code reading means, it may be beforehand transmitted as an ID number and a password to the terminal which a reception schedule person uses.
[0015] Moreover, according to other operation gestalten of 1 of this invention, an input means and said output means are installed in a convenience store. Thereby, it can execute by proxy by paying by the convenience store. Desirably, an input means and said output means are POS registers. Since it can execute by proxy by this paying using the POS register installed in the convenience store, it can execute by proxy by being very cheap as compared with the new thing for which it pays and an acting system is built, and paying.
[0016] It carries out as the description, and pays [coming to provide a storage means memorize the identification information for identifying a certain payment beforehand told to the reception schedule person and other payments according to another viewpoint of this invention, a collating means collate the identification information of said storage means, and the identification information offered by said reception schedule person, and an output means output the collating result by said collating means, and], and a vicarious-execution system is offered.
[0017] According to such a configuration, it can pay and vicarious execution can be managed unitary.
[0018] According to the operation gestalt of 1 of this invention, it comes to prepare for identification information a payment judging means made into the object of payment said to

pay, and for amount-of-money information to come to relate, and to judge whether it paid and the vicarious execution system was further paid into the account predetermined in said amount-of-money information. While being able to check that the amount of money which should pay, should pay from a schedule person by this, and should be executed by proxy has been paid in, it can also perform paying, after checking that it has been paid in, and executing by proxy.

[0019] Moreover, while according to the operation gestalt of 1 of other this inventions it pays, and it is shown that paid the vicarious execution system by the amount of money shown in the amount-of-money information further related with said identification information, and processing ended, paying and receiving termination information, this payment termination information is outputted and paid and it comes to have a termination information output means. It can pay that paid, paid to the schedule person by this, and vicarious execution was completed, and can report to a schedule person simple.

[0020] Moreover, this invention concerning equipment or an approach is materialized also as a record medium which recorded the program (or in order to realize the function which is equivalent to the invention concerned at a computer in order to operate a computer as a means equivalent to the invention concerned) for performing the procedure equivalent to the invention concerned, and this program on the computer and in which computer read is possible.

[0021]

[Embodiment of the Invention] Hereafter, 1 operation gestalt of this invention is explained, referring to a drawing. In addition, a user purchases goods from a vender and this operation gestalt explains by the case where the user who returns these goods gives a refund demand to a vender.

[0022] Drawing 1 is the conceptual diagram concerning 1 operation gestalt of this invention in which paying and showing the whole vicarious execution system configuration. As shown in drawing 1 , the vender terminal 2, the refund information registration server 3, the user terminal 4, and the convenience store (CVS is only called hereafter) server 5 are connected to the network 1. Moreover, the CVS server 5 is further connected to the network 6. Two or more CVS terminals 7 are connected to this network 6.

[0023] Drawing 2 (a) is drawing in which the CVS terminal 7 and (b) show the CVS server 5, and (c) shows an example of the detailed configuration of the refund information registration server 3.

[0024] As shown in drawing 2 (a), the CVS terminal 7 consists of the input means 72 connected to a processor 71 and this processor 71, an output means 73, an interface 74, and a database 75.

[0025] The input means 72 inputs the refund identification information for identifying the refund

which refund has been faced, and other refunds, outputs it to a processor 71, reads the bar code indicated by the refund written request, and is good anything. [of input means, such as a keyboard which enters the scanner which outputs the read information to a processor 71, ID offered by the user, and a password, etc.]

[0026] CRT as which a display etc. enables the check of the information by which various processings were carried out by the processor 71, and the user of the CVS terminal 7 displays it by text etc., the loudspeaker outputted as speech information are sufficient as the output means 73.

[0027] The data by which an interface 74 transmits and receives data between networks 6, and it received data from the network 6, and outputted it to the processor 71, or various processings were carried out by the processor 71 are transmitted to a network 6.

[0028] A database 75 stores the data by which various processings were carried out by the processor 71, and the information received from the network 6 through electronic data and the interface 74 which were inputted with the input means 72 is stored.

[0029] A processor 71 has refund result transmitting program 71b which outputs the refund result information which shows that judgment result output program 71a and refund which output the judgment result information which shows the propriety of the refund which received through the CVS server 5 from the refund information registration server 3 with the output means 73 ended to the refund information registration server 3.

[0030] As shown in drawing 2 (b), the CVS server 5 consists of the 1st interface 52, the 2nd interface 53, and databases 54 which were connected to a processor 51 and this processor 51.

[0031] The data by which the 1st interface 52 transmits and receives information between networks 1, and it received data from the network 1, and outputted it to the processor 51, or various processings were carried out by the processor 51 are transmitted to a network 1. The 2nd interface 53 transmits and receives information between networks 6, and has the same function as the 1st interface 52. In addition, the single interface which can transmit and receive information among the both sides of a network 1 and a network 6 may be established instead of these 1st and 2nd interfaces 52 and 53. A database 54 stores the data by which various processings were carried out by the processor 51, and manages the information received from each CVS terminal 7 unitary.

[0032] A processor 51 has payment check program 51b which urges the payment check processing from a vender relay-program 51a which relays information which transmits the information which transmitted the information received from the refund information registration server 3 to the CVS terminal 7, or was received from the CVS terminal 7 to the refund information registration server 3 to the refund information registration server 3. In addition, relay-program 51a has not only informational junction but the function to store the information

to relay in a database 54.

[0033] As shown in drawing 2 (c), the refund information registration server 3 consists of the interfaces 32 and databases 33 which were connected to a processor 31 and this processor 31. An interface 32 has the same function as each above-mentioned interfaces 74, 52, and 53, and transmits and receives information between networks 1. A database 33 stores refund information.

[0034] a processor 31 -- judgment program 31a and registration program 31b -- it erases and has lump program 31c and refund processing termination information program 31d. Judgment program 31a judges the propriety of refund based on the judgment demand of the propriety of the refund from the CVS terminal 7. Registration program 31b registers the refund information offered from the vender terminal 2. It erases, and the refund information registered based on the refund result received from the CVS terminal 7 erases lump program 31c, and it performs lump processing. Refund processing termination information program 31d, it reports that refund processing was completed to the vender terminal 2 about the refund information for which refund processing was made.

[0035] Next, the timing chart which shows the refund approach by the above-mentioned payment vicarious execution system to drawing 3 explains. In addition, that the arrow head to other terminals etc. showed from the user terminal 4 goes to the store which has the direct CVS terminal 7, without not only actuation of terminal 4 the very thing but a user using a terminal 4, and the actuation which provides the CVS terminal 7 with information is also included.

[0036] first, it is shown in drawing 3 -- as -- agreement of refund between a vender and a user -- being materialized (s1) -- the vender terminal 2 transmits the refund identification information for specifying refund to a user terminal 4 (s2). With refund identification information, the refund amount-of-money information for specifying the ID number, the password, and the contents of refund for identifying a certain refund and other refunds, a refund term, etc. are included. Moreover, the vender terminal 2 transmits these refund identification information to the refund information registration server 3 (s3). Transmission (s3) of this refund identification information may be performed before the transmission (s2) to a user terminal 4, or coincidence is sufficient.

[0037] The refund information registration server 3 which received refund identification information from the vender terminal 2 registers the contents of refund by the vender (s4). Registration is performed when registration program 31b of the refund information registration server 3 stores the refund identification information in a database 33. The example of registration to a database 33 is shown in drawing 4 . As shown in drawing 4 , the information that it specifies whether it related with refund identification information and the payment from a vender to a server 3 was made and that it checks [payment], and the user refund termination

information that it specifies whether the refund to a user was completed are stored.
[0038] Moreover, it gets mixed up with this registration (s4), and the vender terminal 2 performs payment processing of money based on those contents of refund to the refund information registration server 3 (s5). It is not necessary to mind this payment processing (s5) through a network 1. This paid-in money is checked, the refund information registration server 3 checks whether the price about that refund has been received based on the payment amount-of-money information included in refund identification information, and if what was received is checked, it will perform payment check registration processing (s6). This payment check registration processing can be performed by relating the information which shows payment check ending that it checks [payment] with that refund identification information stored in the database 33.
[0039] The refund information registration server 3 checks the money by which payment was carried out [above-mentioned], and performs payment processing of money based on refund amount-of-money information to the CVS server 5 which executes refund by proxy beforehand (s7). It is not necessary to mind this payment processing (s7) through a network 1.
[0040] Payment check program 51b of the CVS server 5 is registered into a database 54 by making paid-in money into payment information (s8). This registration may be performed by relating with refund identification information for every refund, and it may be performed without relating with refund identification information. In addition, when it relates and registers with refund identification information, as for the CVS server 5, it is desirable to receive refund identification information from the refund information registration server 3 at the time of payment processing, to relate with payment information, and to store in a database 54. Moreover, this payment check program 51b may require the check of whether there was any payment from a vender to the refund information registration server 3 timely.
[0041] A user goes to CVS in which the CVS terminal 7 is installed, and enters an ID number and a password using the input means 72 with the CVS terminal 7 (s9). In addition, the operator of the CVS terminal 7 instead of the user itself may perform this actuation. Judgment result output program 71a of a processor 71 urges the judgment of the propriety of refund to the refund information registration server 3 based on this ID number and password. Specifically, an ID number and a password are transmitted to the refund information registration server 3 through the CVS server 5 (s10a, s10b). The ID number and password which were received from the CVS terminal 7 by relay-program 51a of the CVS server 5 are transmitted to the refund information registration server 3 in the case of this transmission.
[0042] Judgment program 31a of the refund information registration server 3 which received these ID numbers and a password judges whether it is refund ending using user refund termination information about the refund while these ID numbers and a password, the ID number registered beforehand (s4), and a password are collated and the ID number and

password judge whether it is the right (s11). It can check whether you are him whom the user to whom the ID number and the password applied for refund by whether it is the right should repay by this judgment.

[0043] By these judgments, when it judges with an ID number and a password being right and not being refund ending, it notifies that refund is good to the CVS terminal 7 through the CVS server 5 (s12a, s12b). The information which shows that it is in the refund which received from the CVS terminal 7 by relay-program 51a of the CVS server 5 is transmitted to the refund information registration server 3 in the case of this transmission.

[0044] In addition, although not illustrated to drawing 3 , there are not an ID number and a password correctly, or when it judges with it being refund ending, that is notified to the CVS terminal 7 through the CVS server 5. This notice is received, in the CVS terminal 7 side, it can check that it cannot repay to a user and, as a result, refund is not performed to a user.

[0045] In the CVS terminal 7 side which received the notice of the purport which can be repaid from the refund information registration server 3, refund is performed to a user by an operator or the refund equipment which was formed in the CVS terminal 7 and which is not illustrated (s13). In addition, when an operator operates the CVS terminal 7, the notice from the server 3 of refund propriety is outputted to the output means 73, and an operator may judge the propriety of refund based on the output.

[0046] Moreover, the mode of the refund to the returned goods of goods is not restricted when handing cash to a user. For example, you may repay using the medium equivalent to cash. Virtual money, such as cybermoney, a prepaid card, an IC card equivalent to cash, etc. are sufficient as the medium equivalent to cash, and a different gift certificate etc. is sufficient as cash. Furthermore, a user's account may be transferred, without being based on the card which exists physically, or the electronic data for transferring cash to a user's account may be transmitted to the server of a bank which manages a user's account. Thus, if it is the mode which gives the compensation given to a user to the returned goods of goods, it is good anything.

[0047] Besides, the step from an account (s9) to (s13) corresponds to the step to which a user goes to the convenience store in which the CVS terminal 7 was installed, and actual refund processing is performed, and these steps can be performed by the almost same, very short processing time as the usual goods purchase.

[0048] After refund is completed to a user, the refund result information which shows that refund ended refund result transmitting program 71b of the CVS terminal 7 is transmitted to the CVS server 5 (s14). The CVS server 5 stores this refund result information in a database 54 (s15). In addition, when refund identification information is beforehand offered from the refund information registration server 3, the CVS server 5 associates and stores this refund result information in refund identification information. Thereby, it can be checked the refund about

which refund has been completed. The CVS server 5 transmits this refund result information to the refund information registration server 3 further (s16).

[0049] The refund information registration server 3 which received this refund result information is erased about the refund identification information which was erased and was beforehand stored in the database 33 by lump program 31c, and performs lump processing (s17). It erases and lump processing can be performed by considering as information which erases user refund termination information as shown in drawing 4 , and is different lump before.

[0050] It notifies that the refund ended the refund information registration server 3 which was erased and lump processing ended to the vender terminal 2 by refund termination information program 31d (s18). A vender can check that that refund has been completed by the notice of this refund termination.

[0051] Thus, according to this operation gestalt, since the contents of refund are registered into a server 3 for a vender side by repaying using a convenience store and refund processing is made only by transferring the refund total amount of money to a server 3 side, refund office work is mitigated sharply. moreover -- and (s5) (s7) it is shown -- as -- refund registration -- making it the employment person of a vender to the refund information registration server 3, and funds move to the employment person of the CVS server 5 further -- every -- the business model which has a fund burden to neither the employment person of the CVS terminal 7 nor the employment person of the CVS server 5 is realizable.

[0052] Moreover, this system can be employed by applying the POS system which consists of two or more CVS terminals 7 and CVS servers 5 to this invention, namely, making the existing POS (Point of Sales) system into a network 6, without performing most new system installation to a convenience store side. In this case, the CVS terminal 7 serves as a POS register installed in each convenience store.

[0053] Moreover, it is not necessary to have a user's account information like [in bank transfer] for a vender side. Moreover, since the employment person of the CVS server 5 bundles up to the employment person of the refund information registration server 3 and makes him pay in, the office work of refund processing is manageable unitary.

[0054] Moreover, if it carries out from a user, it will go to a post office like a money order, and the need of being confused by complicated processing will be lost. Moreover, the need that a user registers account information into a vender in detail like bank transfer is lost.

[0055] Moreover, if it carries out from a convenience store, the draw will improve by contracting refund processing. That is, it is thought that the opportunity for the user who came to the store for refund processing to purchase goods further at the convenience store increases.

[0056] This invention is not limited to the above-mentioned operation gestalt.

[0057] As for the transmission of refund identification information shown by (s2) of above-

mentioned drawing 3 , mailing etc. may make a user the refund written request which indicated the information for specifying refund schedule persons, such as a refund client name as shown in drawing 5 , the payer address, and a name, the information for specifying the contents of refund, such as the amount of money, and these information for the bar code which can be read with the input means 72. Moreover, a format of such a refund written request may be transmitted to a user terminal 4, and a user may be provided with a refund written request by outputting this format to a paper medium by the user-terminal 4 side. When a user performs a refund demand at the CVS terminal 7 by such refund written request, it is desirable to judge refund propriety etc. by the CVS terminal 7 side based on the information which reads the bar code of a refund written request with the input means 72 which can bar code read a scanner etc., and is shown in this bar code. Thus, it can check that he is him whom the user who carried in the refund written request and applied for refund by the refund written request should repay.

[0058] moreover -- if the equipment which outputs the written request with a bar code which is equivalent to a refund written request by entering an ID number and a password is used -- this equipment -- using -- him -- it can check. In this case, a user can demand the outputted written request from the operator of the CVS terminal 7, and can demand the judgment of refund propriety from delivery and an operator.

[0059] Moreover, although it considered as what (s4) the contents of refund are registered for by the refund information registration server 3 side after transmitting refund identification information to a user terminal 4 (s2) While registering before (s2) (s4), the ID number for identifying the refund which has registration program 31b at the time of registration, and other refunds may be given, the ID number may be transmitted to the vender terminal 2, and the ID number may be further transmitted to a user terminal 4 from the vender terminal 2.

[0060] Moreover, although (s6) showed the case where payment check processing was performed for every contents of refund, when two or more refunds are registered with the vender terminal 2, it is not necessary to necessarily carry out for every contents of refund, and you may carry out collectively to two or more refunds. moreover -- and (s7) (s8) -- since it is not necessary to necessarily carry out to the above-mentioned timing and the refund to a user is completed -- **** -- it is good always. Moreover, payment check program 51b of the CVS server 5 can change the judgment of refund propriety according to the existence of payment in the case not only of registration of the payment information on (s8) but the judgment demand of the refund propriety from the CVS terminal 7. Although payment information is not specifically registered into a database 54 when payment processing (s2) from the vender terminal 2 and payment processing (s7) from the refund information registration server 3 are not performed, you may transmit to the CVS terminal 7, using refund as improper in that case.

[0061] Moreover, when an operator operates the CVS terminal 7 side, in case the refund of

(s13) is made, it is desirable for an operator to use as reception and bracing of a later from a user the sign of the user of the purport that surely the user received refund etc.

[0062] Drawing 1 pays and the vicarious execution structure of a system is only a mere example. For example, the network which connects the refund information registration server 3 with the network and the vender terminal 2 which connect a user terminal 4 and the vender terminal 2 is another, and the configuration which a user terminal 4 and the refund information registration server 3 cannot access mutually may be used. In this case, the CVS server 5 is also connected to the network where the refund information registration server 3 is connected. Moreover, the CVS server 5 may be connected with the refund information registration server 3 by others, the network, the dedicated line, etc., for example, without connecting with a network 1. Moreover, the vender terminal 2 and the refund information registration server 3 may be connected by the telephone line. Even if it makes it which example, if it is the mode which can transmit and receive electronic data between the vender terminal 2, the refund information registration server 3 and the refund information registration server 3, the CVS server 5 and the CVS server 5, and the CVS terminal 7, network configuration will not be limited above.

[0063] Moreover, also when not forming the CVS server 5 but transmitting and receiving direct electronic data between the CVS terminal 7 and the refund information registration server 3 through the CVS server 5, of course, this invention is applicable.

[0064] Moreover, although explained as a gestalt using the POS system used at a convenience store, the CVS terminal 7 and the CVS server 5 are applicable anything, if a rental video shop, a gas station, a fast food restaurant, etc. are the POS systems using a POS register etc., for example.

[0065] Moreover, although the case where included the program for performing the function of this invention in a processor, and the function of this invention was performed by the program concerned was shown, the record medium which recorded these programs, for example and in which computer reading is possible may be read in a database or the record-medium reader which is not illustrated, and a processor may be made to perform the function concerned.

[0066] Moreover, although explained as an example supposing the case where refund agreement is performed between a vender and a user, as for this invention, it is needless to say that it is not what is applied only to such a business model. For example, the electronic commerce between users in dealings of the prize money payment vicarious execution system which the refund in monthly installments of the annual fee by cancellation of period contracts, such as a yearly contract of prepayment, such as subscription and a correspondence course, and withdrawal etc. and the petty dividend of insurance pay, and pays prize money etc. to a user, and the users using the Internet applied for paying can pay, and a vicarious execution system etc. can be applied to all the business models that pay money to a user. Moreover, if it

pays by the employment person side of the CVS terminal 7 and there is a possible thing besides money, it is applicable not only to payment of money but the business model which offers a gift certificate and the goods itself. In addition, many things are applicable to the business model which deformed in the range which does not deviate from the meaning of this invention.

[0067]

[Effect of the Invention] As explained in full detail above, according to this invention, the payment vicarious execution system and the payment vicarious execution approach of executing by proxy by paying simple, and the record medium which paid and recorded the vicarious execution program are realizable.

[Translation done.]

* NOTICES *

1.This document has been translated by computer. So the translation may not reflect the original precisely.

2.**** shows the word which can not be translated.

3.In the drawings, any words are not translated.

DESCRIPTION OF DRAWINGS

[Brief Description of the Drawings]

[Drawing 1] Drawing concerning the 1st operation gestalt of this invention in which paying for and showing the whole vicarious execution system configuration.

[Drawing 2] Drawing showing an example of the detailed configuration of the CVS terminal concerning this operation gestalt, a CVS server, and a refund information registration server.

[Drawing 3] Drawing concerning this operation gestalt in which paying for and showing actuation of the vicarious execution approach.

[Drawing 4] The example of registration to the database of the refund information registration server concerning this operation gestalt.

[Drawing 5] Drawing concerning this operation gestalt in which paying for and showing an example of a written request.

[Description of Notations]

1 6 -- Network
2 -- Vender terminal
3 -- Refund information registration server
4 -- User terminal
5 -- Convenience store server (CVS server)
7 -- Convenience store terminal (CVS terminal)
31, 51, 71 -- Processor
32 74 -- Interface
33, 54, 75 -- Database
52 -- The 1st interface
53 -- The 2nd interface
72 -- Input means
73 -- Output means

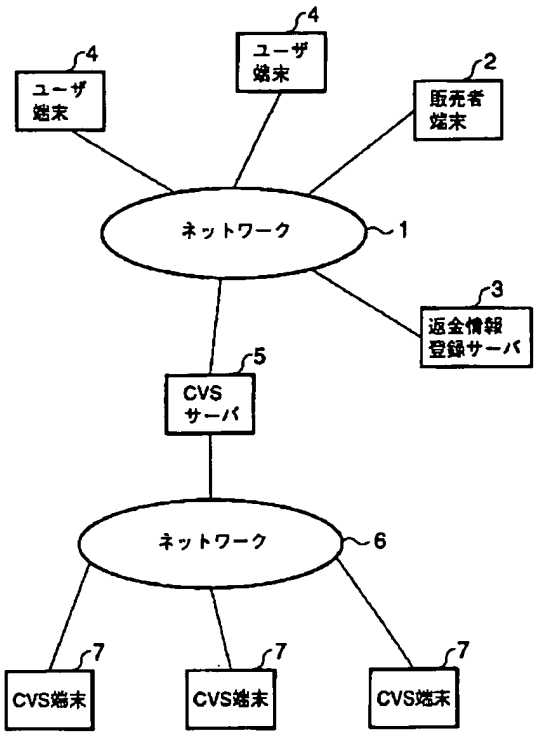
[Translation done.]

* NOTICES *

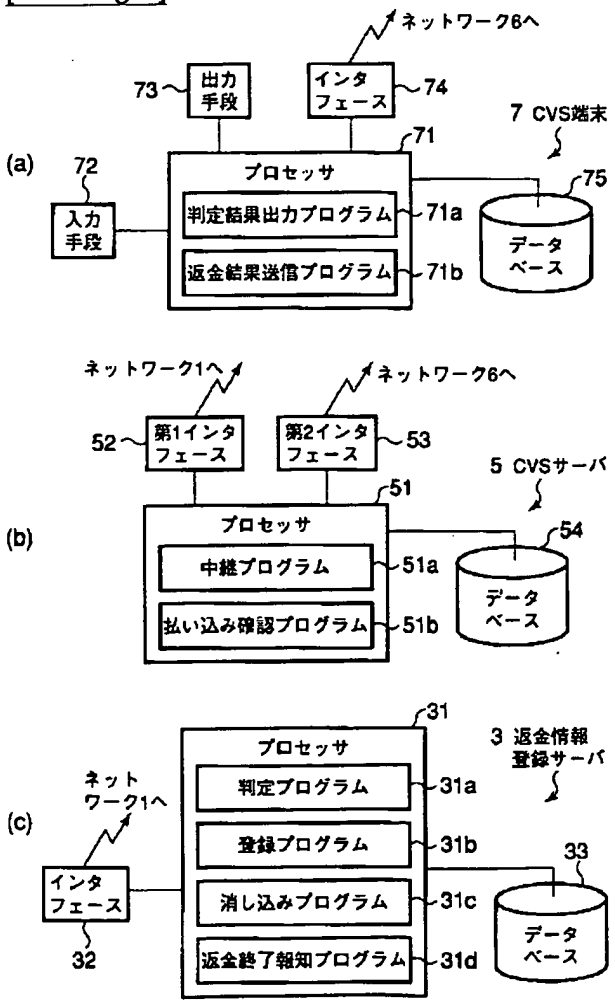
1.This document has been translated by computer. So the translation may not reflect the original precisely.
2.**** shows the word which can not be translated.
3.In the drawings, any words are not translated.

DRAWINGS

[Drawing 1]


4
ユーザ端末
4
ユーザ端末
2
販売者端末
ネットワーク
1
3
返金情報登録サーバ
5
CVSサーバ
ネットワーク
6
7
CVS端末
7
CVS端末
7
CVS端末

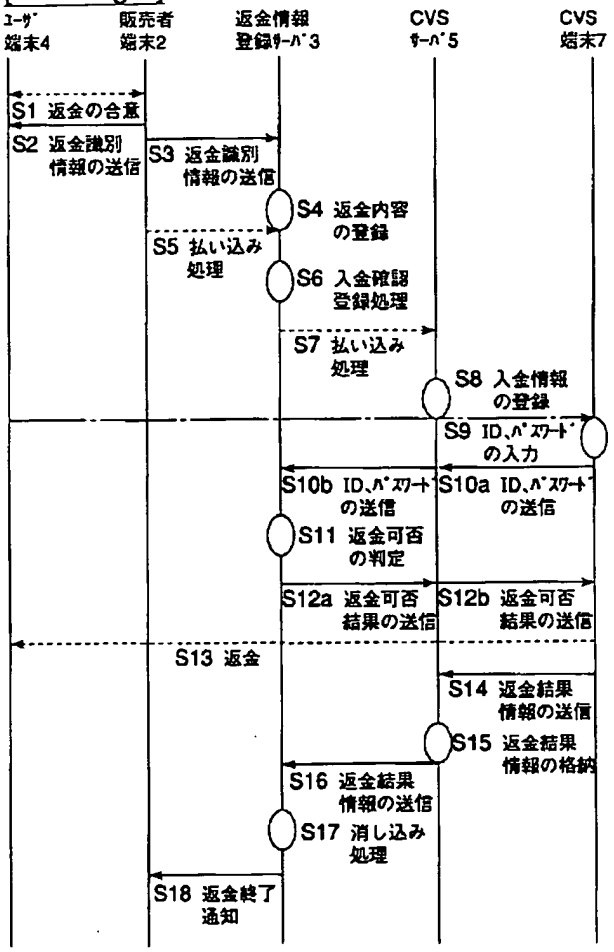
[Drawing 2]


ネットワーク6へ
73
出力手段
インタフェース
74
7 CVS端末
71
(a)
72
プロセッサ
75
入力手段
判定結果出力プログラム
71a
データベース
返金結果送信プログラム
71b
ネットワーク1へ
ネットワーク6へ
52
第1インタフェース
第2インタフェース
53
5 CVSサーバ
51
(b)
プロセッサ
54
中継プログラム
51a
データベース
払い込み確認プログラム
51b
31
プロセッサ
3 返金情報登録サーバ
ネットワーク1へ
判定プログラム
31a
(c)
登録プログラム
31b
33
インタフェース
消し込みプログラム
31c
データベース
32
返金終了報知プログラム
31d

[Drawing 4]

支払い識別情報			入金確認済情報	ユーザ支払終了情報
ID番号	パスワード	金額情報		
1203943	fdsafhkl	3000円	あり	終了
1203944	fwnlkjlk	1200円	なし	終了せず
⋮	⋮	⋮	⋮	⋮
⋮	⋮	⋮	⋮	⋮

[Drawing 3]



[Drawing 5]

支払依頼票(本部控)	支払票(店舗控)	受取証
金額 ¥5,600	金額 ¥5,600	金額 ¥5,600
支払依頼者名	支払依頼者名	支払依頼者名
受取人住所×××× 氏名○○○○	受取人住所×××× 氏名○○○○	受取人住所×××× 氏名○○○○ 署名欄 上記金額を正に受取りました。

バーコード
0230213500801

[Translation done.]